(d) whether the officers from whom explanations were called by the Zonal Office, Bhopal, submitted reply within ten days of the explanations; and

(e) if so, the reasons for delay in the action against the guilty?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) State Bank of Indore has reported the names of the Officers, against whom complaints were received, as under:—

(1) Shri Arvind Gargava (two complaints)

(2) Shri U.K. Mishra

(3) Shri Y.S. Kushwah

(4) Branch Manager, Gwalior (name not mentioned in the complaint).

(b) The bank has reported that in respect of the complaints against Shri Arvind Gargava and Shri Y.B. Kushwah, the investigations were carried out by the Vigilance Department of the bank and in the complaints against Shri U.K. Mishra and the Branch Manager of Gwalior Branch they were looked into by the controlling authorities.

(c) The bank has reported that the complaint against the Branch Manager of Morar (Gwalior) Branch was regarding delay in arranging cash requirement for a customer.

(d) and (e) The bank has reported that the delay in giving reply to the explanation by the Officer was on account of his ill health. The reply has, however, since been received.

Defaulters of Bank Loans

*80. SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SMT. VEENA VERMA:

Will the Minister of FINANCE be pleased to state:

(a) the names of top ten defaulters in repayments of loans amounting to over one crore of rupees, with respect of RBI and different Public Sector Banks as on July, 1, 1996;

(b) the total number of defaulters and the total amount of default involved as on date; and

(c) the steps taken to speed up recovery of loans?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) The provisions of law relating to secrecy of banker-Customer relationship do not permit disclosure of names of Banks/ Borrowers.

(b) The latest information available in respect of Public Sector Banks is as under:—

As on 30th September, 1995

Category	Number of Accounts	Amout outstanding (Rs. in crores)
Doubtful	1672	7659.90
Loss	299	935.79
	1971	8595.69
Suit filed Accounts (As on 31.3.1995)	1488	5824.44

(c) The high volume of NPAs has been a matter of serious concern to RBI. RBI has been exhorting bank's top managements through discussions after each annual financial inspection and during the memorandum of understanding (MOU) discussions to reduce the NPAs to sustainable levels Govt. and RBI have been impressing upon the banks the need to strengthen the credit appraisal machinery and exercise close supervision and control over advances. Targets for recovery/ reduction for non performing assets have been fixed by RBI. Banks have also set up recovery cells at their head quarters under the charge of a General Manager exclusively to monitor the recovery of NPAs. Branch-wise targets have been fixed for recovery of NPAs and performance of branches in recovery is to be monitored at head office level on a monthly basis by the Chief Executives. The Board of Directors are also required to be kept informed about the progress in recovery at quarterly intervals.

RBI has issued guidelines to banks for taking possible pragmatic action including compromises on reasonable terms instead of resorting to prolonged litigation.

Debt Recovery Tribunals (DRTs) have been established at Ahmedabad, Bangalore, Calcutta, Delhi and Jaipur and an Appellate Tribunal at Mumbai under Recovery of Debts due to Banks and Financial Institutions Act, 1993 for expeditious adjudication and recovery of debts due to banks and financial institutions.

Banks have also been advised to settle their loan recovery cases through Lok Adalats/Nayalayas through fair compromises.

WRITTEN ANSWERS TO UNSTARRED QUESTIONS

Arrangement for maintenance of Regular Records of Revenue Earning by Foreign/ Private Channels

346. SHRI ASHOK MITRA: Will the Minister of INFORMATION AND BROADCATING be pleased to refer to the answer to unstarred Question 1618 given in the Rajya Sabha on 30th July, 1996 and state:

(a) whether Government will ensure that arrangements are introduced for maintenance of regular records of revenue earned by foreign/private channels in the country; and

(b) whether arrangement will also be made to maintain centrally a complete statement of leakage of foreign exchange because of remittances made by foreign television channels out of the advertisement revenue they earn in India?

THE MINISTER OF INFORMATION AND BROADCASTING (SHRI C.M. IBRAHIM): (a) and (b) The information is being collected and will be laid on the Table of the House.

Finalising the proposal for control of Malaria in Tribal Areas

347. SHRI SANATAN BISI: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the State Governments have submitted the necessary information as required by the World Bank for finalising the proposal in respect of tribal areas for control of malaria; and

(b) if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) and (b) Few States with high malaria endemicity and sizeable tribal backward population were asked to furnish detailed epidemiological